

## CLAIMS

5 1. A computer system to facilitate secure money transfer transactions between sender consumers and recipient consumers, said computer system comprising:

a transaction control center capable of establishing communication with a sender consumer in order to initiate a secure money transfer with a recipient consumer;

a computer readable medium configured to enable the completion of a secure money transfer when utilized by a recipient consumer

10 a transaction database arranged to store transaction data associated with said secure money transfer, said transaction data associated with said secure money transfer including consumer transaction information, a delivery address through which said recipient consumer can obtain said configured computer readable medium, and a unique security identifier for said secure money transfer, said transaction database being  
15 in bi-directional communication with said transaction control center; and

a transaction fulfillment center being in two way communication with said transaction control center, said transaction fulfillment center controlling delivery of said computer readable medium utilized by said recipient consumer to complete said secure money transfer.

20 2. A computer system as recited in claim 1, wherein said transaction control center includes a telemarketing operation capable of receiving a secure money transfer telephone order from said sender consumer.

25 3. A computer system as recited in claim 1, wherein said transaction control center includes an Automated Teller Machine (ATM) machine capable of processing a secure money transfer order.

4. A computer system as recited in claim 1, wherein said transaction control center includes a web site available on the Internet for processing a secure money transfer on-line order from said sender consumer.

5. A computer system as recited in claim 1, wherein said transaction database conveys information to said transaction control center that said delivery address of the recipient consumer is the address of one of a network of third party commercial vendors who will hold the configured computer readable medium for the recipient consumer for pick up.

6. A computer system as recited in claim 1, further comprising a network of participating third party commercial vendors, and wherein the transaction fulfillment center is located at the physical location of one of a network of participating third party commercial vendors.

7. A computer system as recited in claim 1, further comprising a toll free telephone communication line between the recipient consumer and the transaction control center, and wherein the configured computer readable medium is activated by the recipient consumer via said toll free telephone communication with the transaction control center.

8. A computer system as recited in claim 1, further comprising Internet communication between the recipient consumer and the transaction control center, and wherein the configured computer readable medium is activated by the recipient consumer via said Internet communication with the transaction control center.

9. A computer system as recited in claim 1, wherein the computer readable medium is configured by storing a pre-assigned serial number associated with consumer transaction information.

10. A computer system as recited in claim 6, wherein the physical location of the third party commercial vendor network is always available to the recipient consumer.

*Cl*  
*50* 11. A computer system as recited in claim 6, wherein the physical location of the third party commercial vendor network includes an ATM on the physical premises.

*Sub A2* 12. A computer implemented method for facilitating a secure money transfer transaction between a sender consumer and a recipient consumer, said computer implemented method comprising the steps of:

- 10 a) obtaining transaction payment information associated with said sender consumer;
- b) obtaining delivery address information for said recipient consumer;
- 15 c) defining a unique security identifier associated with said secure money transfer;
- d) entering the information in steps a)-c) into the transaction database
- e) assigning a serial number to the consumer transaction and information and
- 20 f) configuring a computer readable medium to said secure money transfer, said computer readable medium utilized by said recipient consumer in completing said secure money transfer and;
- g) providing said recipient consumer with said unique security identifier and;
- 25 h) providing, at a location derived from said recipient consumer, said configured computer readable medium
- i) enabling the recipient consumer to withdraw cash from financial networks using said configured computer readable medium and
- 30 the unique security identifier,.

13. A computer implemented method as recited in claim 12, wherein said act of determining transaction payment information comprising the acts of

obtaining sender consumer's credit card information or sender consumer's debit card information;

obtaining a value amount for said secure money transfer;

obtaining authorization for said value amount via sender consumer's credit card account or sender consumer's debit card account.

14. A computer implemented method as recited in claim 12, wherein the said act of determining contact information for said recipient consumer includes the act of selecting the most appropriate delivery location by implementing an algorithm that returns the most appropriate delivery location based on criteria, comprising but not limited to: (a) the geographic location of recipient consumer, (b) the desired hours of pick-up location, and (c) the desired features of pick-up location. .

15. A computer implemented method as recited in claim 12, wherein the said act of facilitating the withdrawal of cash by a recipient consumer configured computer readable medium further comprises the acts of

(a) entering the consumer transaction data in a transaction database.

(b) entering the recipient consumer request into a transaction database, which may include a serial number for a configured computer readable medium.

(c) comparing the recipient consumer information with the stored consumer transaction data to determine if the recipient consumer information matches the consumer transaction information

(d) if there is a match, then the transaction database associates the recipient consumer information with the consumer transaction data, records the transaction, and signals a financial network that the configured

computer readable medium is enabled to withdraw cash from ATM networks.

(e) if there is not a match the consumer transaction information then the transaction database requests new information from the recipient consumer in step b.

16. A computer implemented method as recited in claim 12, wherein said recipient consumer contact information includes a recipient consumer delivery address.

17. A computer implemented method as recited in claim 16, wherein said recipient consumer delivery address is said recipient consumer's mailing address.

18. A computer implemented method as recited in claim 16, wherein said recipient consumer delivery address indicates a commercial enterprise that permits walk-in pick-up of said configured computer readable medium by said recipient consumer.

19. A computer implemented method as recited in claim 18, wherein a sender consumer provides a security pickup password to the transaction control center, in which the recipient consumer must present security pick up password to the commercial enterprise in order to receive the configured computer readable medium.

20. A computer implemented method as recited in claim 12, wherein said acts a) - c) are accomplished via a telephone communication between said sender consumer and a transaction control center, said transaction control center maintaining said consumer transaction information, said recipient consumer contact information, and said unique security identifier.

21. A computer implemented method as recited in claim 12, wherein said acts a) - c) are accomplished via a global computer network communication between said sender consumer and a transaction control center, said transaction control center

maintaining said consumer transaction information, said recipient consumer contact information, and said unique security identifier.

22. A computer implemented method as recited in claim 12, wherein said  
5 unique security identifier is provided by said sender consumer.

23. A computer implemented method as recited in claim 16, wherein said  
unique security identifier is provided by said sender consumer.

10 24. A computer implemented method as recited in 12 wherein a recipient  
consumer activates said configured computer readable medium by conveying information  
through a voice communication contact.

15 25. A computer implemented method as recited in 12 by which a recipient  
consumer activates a configured computer readable medium by conveying information  
through a data transmission.

20 26. A computer implemented method as recited in 18 wherein a recipient  
consumer activates said configured computer readable medium by conveying information  
through a voice communication contact.

27. A computer implemented method as recited in 18 by which a recipient  
consumer activates a configured computer readable medium by conveying information  
through a data transmission.

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Sub A3 28. A method for using a magnetically encoded card compatible for use in a  
credit or debit card mediated financial transaction networks, to facilitate secure money  
transfers to a party, said method comprising using a single use debit card delivered to a  
recipient consumer after purchase by a sender consumer.

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29. The method as recited in claim 28, wherein said magnetically encoded card contains a serial number.

30. The method as recited in claim 29, wherein the serial number is printed on  
5 said card.

31. The method as recited in claim 29, wherein the serial number is encoded in the magnetic strip of said card.

10 32. The method as recited in claim 29, wherein said serial number is contained in packaging with said card.

15 33. The method as recited in claim 28, wherein said magnetically encoded card may be purchased by a consumer for use as a portable electronic draft.

34. The method as recited in claim 28 by which a purchaser consumer may enable said card by communicating to a transaction control center that the purchaser consumer is in possession of the magnetically encoded card.

20 35. The method as recited in claim 29 by which a purchaser consumer may activate said card by communicating to a transaction control the serial number associated with said card.

25 36. A computer implemented method as recited in 26, where the said act of activation of a configured computer readable medium includes the steps of

a). entering the activation request of a recipient or purchaser consumer into a transaction database which may include the configured computer readable medium serial number.

30 b). determining the validity of the activation request by a recipient consumer.

c). if the activation request of the recipient consumer is valid, then the transaction database informs the financial network that the configured computer readable medium is active.

d). if the activation request of the recipient consumer is not valid, then the transaction database requests new recipient or purchaser consumer information as recited in step a).

37. A computer implemented method as recited in 27, where the said act of activation of a configured computer readable medium includes the steps of

a). entering the activation request of a recipient or purchaser consumer into a transaction database which may include the configured computer readable medium serial number..

b). determining the validity of the activation request by a recipient consumer.

c). if the activation request of the recipient consumer is valid, then the transaction database informs the financial network that the configured computer readable medium is active.

d). if the activation request of the recipient consumer is not valid, then the transaction database requests new recipient or purchaser consumer information as recited in step a.)

38. A computer system intended to enable for the purchase of a secure portable electronic draft in the form of a configured computer readable medium. Said computer system comprising of:

a transaction control center capable of establishing communication with a purchaser consumer in order to initiate activation of a secure portable electronic draft using a configured computer readable medium;

a computer readable medium configured to enable the redemption of a portable electronic draft when utilized by a purchaser consumer; and



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a transaction database arranged to store transaction data associated with said secure portable electronic draft purchase, said transaction data associated with said purchase including consumer transaction information, a unique security identifier for said redemption of a portable electronic draft, said transaction database being in two way  
5 communication with said transaction control center; and

a transaction fulfillment center, said transaction fulfillment center controlling delivery of said configured computer readable medium.

39. A computer system as recited in claim 38, wherein the configured computer  
10 readable medium has an assigned serial number.

40. A computer system as recited in claim 38, wherein the transaction fulfillment center is located at the physical location of a third party commercial vendor.

41. A computer system as recited in claim 38, wherein the physical location of the third party commercial vendor is always available to a purchaser consumer.

42. A computer system as recited in claim 38, wherein the physical location of the of the third party commercial vendor has an ATM on the physical premises.

43. A computer system as recited in claim 38, wherein the physical location of the of the third party commercial vendor network has a dedicated communication system in communication with the transaction control center.

44. A computer implemented method for facilitating purchase of a portable electronic draft and redemption of said portable electronic draft by a purchaser consumer, said computer implemented method comprising the steps of:

a). obtaining transaction payment information associated with said purchaser consumer;

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b). obtaining a unique security identifier associated with said portable electronic draft purchase;

c). entering the information in steps a)-.b) into the transaction database

d). assigning a serial number to the consumer transaction information

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e). configuring a computer readable medium to said portable electronic draft purchase and redemption, said computer readable medium utilized by said purchaser consumer in redeeming the portable electronic draft.;

f). providing a purchaser consumer with a unique security identifier of the consumer's choosing; and

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g). providing the means by which the purchaser consumer can withdraw cash assigned to the portable electronic draft from financial networks using the configured computer readable medium

45. A computer implemented method as recited in 44, wherein the purchaser consumer purchases the configured computer readable medium as a gift card for a third party.

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